

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

INFORMATIONAL STATEMENT

CONTACT INFORMATION
Customer Service: 877-343-5602
Monday through Friday from 8 a.m. to 5 p.m. (CT)
www.mtcooper.com
Your Dedicated Loan Specialist is Christina Lorenzo and can be reached at (866)-316-2432 or via mail at:
8950 Cypress Waters Blvd., Coppell, TX 75019

Statement Date: 12/18/2019
Loan Number: 0641470307
Payment Due Date: 01/01/2020
Total Payment Amount: \$930.41

Property Address:
144 MAPLETRREE RD
TOMS RIVER, NJ 08753
Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you. If you want to stop receiving these statements, please contact us in writing at the address on the following page.

AN RYAN #120832046

Account Information

Interest Bearing Principal Balance \$86,554.00
Interest Rate 3.875%
Escrow Balance \$6,146.90
Prepayment Penalty No

The Principal Balance does not represent the payoff amount of the account and is not to be used for payoff purposes.

Summary of Amounts Past Due Before Bankruptcy Filing (Pre Petition Arrears)

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payments.

Total Due at Filing	\$22,637.22
Amount Applied to Claim Arrears Last Month	\$0.00
Total Amount Applied to Claim Arrears	\$22,637.22
Current Balance	\$0.00

Explanation of Total Payment Amount (Post Petition Payment)

Principal	\$87.02
Interest	\$279.50
Escrow Amount (for Taxes and Insurance)	\$1,087.95
Regular Monthly Payment	\$1,454.47
Total Fees and Charges	\$0.00
Past Unpaid amount	\$3.47
Partial Payment (Unapplied)	\$527.53
Total Payment Amount	\$930.41

The payment amount does not include any amount that was past due before you filed for bankruptcy.

Past Payments Breakdown

Paid Year	Payments Rec'd Since 11/20/2019	Total
to Date	\$1,354.87	Principal
	\$279.78	Interest
	\$1,084.29	Escrow (Taxes & Insurance)
	\$0.00	Fees and Charges
	\$0.00	Lender Paid Expenses
	\$1,365.70	Total
	\$19,955.40	Partial Payment (Unapplied)
	\$61,904.39	Total

Transaction Activity (11/20/2019 to 12/18/2019)				
Date	Description	Total	Principal	Interest
11/26/2019	Payment	\$1,450.81	\$86.74	\$279.78
11/26/2019	Adjustment-Misc Suspense	-\$1,450.81		
11/26/2019	Partial Payment	\$1,454.47		
11/26/2019	Adjustment-Misc Suspense	-\$1,457.94		

(See Reverse side for Additional Critical Notices)

Partial Payment (Unapplied) refers to a payment less than your full monthly mortgage loan payment due that was received on your account. These funds are applied to, and held in, a separate non-interest bearing account until the remaining funds are received to make a full monthly mortgage loan payment. In order to apply these funds to the mortgage loan you are required to send us the additional funds sufficient to equal a full monthly mortgage loan payment. The Partial Payment (Unapplied) balance represents the amount of funds being held in a non-interest bearing account as of the date of this statement.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, legal fees, property taxes, homeowners insurance, and property inspections.

While an account is involved in a pending bankruptcy case, Mr. Cooper is unable to offer an automatic payment plan. Once the loan is no longer subject to a bankruptcy proceeding, you may contact Mr. Cooper to set up automatic payments.

If you no longer wish to receive a monthly statement, please send a written request to the following address:
PO Box 613287 Dallas, TX 75261

If you later choose to resume delivery of a monthly statement, you must do so in writing to the same address. Please be aware that we cannot resume delivery of monthly statements if such delivery was halted by an order of the Bankruptcy Court.

If your Bankruptcy Plan requires you to send your regular monthly payments to the Trustee, you continue to pay the Trustee per your plan. Please contact your attorney or the Trustee if you have any questions.

We have not received all of your mortgage payments due since you filed for bankruptcy.

Please contact your attorney or the Trustee with questions regarding the application of payments.

The information disclosed on the periodic statement may not include payments you have made to the Trustee and may not be consistent with the Trustee's records.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.